

Fill in this information to identify the case:

Debtor 1 Juvens Georges

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the EASTERN DISTRICT District of Pennsylvania

Case number 14-10475-REF

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank N.A., as trustee, on behalf of the holders of
the J.P. Morgan Mortgage Acquisition Trust 2006-CH2
Asset Backed Pass-Through Certificates, Series 2006-
CH2

Court claim no. (if known): 5

Last 4 digits of any number you use to
identify the debtor's account: 3360

Date of payment change:
Must be at least 21 days after date
of this notice

04/01/2017

New total payment: \$1,778.70
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$564.13

New escrow payment: \$529.09

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Phone Number: 800-258-8602
www.spservicing.com

Account Number: [REDACTED]

Statement Date: 12/14/16

[REDACTED]
JUVENS GEORGES
NANCY GEORGES
4721 YORKSHIRE DR
MACUNGIE PA 18062

This statement is for informational purposes only.
RE: Important notice regarding your Escrow and your new mortgage payment amount.

Dear JUVENS GEORGES and NANCY GEORGES:

Select Portfolio Servicing, Inc. (SPS) reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow and the details related to your account.

1. What is the amount of my new monthly payment?

TABLE 1	Current Payment (as of last analysis)	New Payment (as of April 01, 2017)	Change
Principal and Interest		\$1,249.61	
Regular Escrow Payments	\$520.92	\$529.09	\$8.17
Monthly Shortage Payment	\$43.21	\$0.00	-\$43.21
Total Payment		\$1,778.70	

Since you are in active bankruptcy, your new payment amount shown above is the amount due on the payment due date for each month starting on the month following the date you filed your petition. If the trustee is making your mortgage payments directly to SPS, you may need to modify your plan.

2. Why did the escrow portion of my payment change?

There are 2 main reasons your escrow account payment may change from year to year.

A. Regular Escrow Payments - Changes occur based on the expected property tax or insurance payments that were made this past year. Table 2 shows your payment results this past year.

TABLE 2	Prior Year Payments	Current Year Payments	Change
Escrowed Item			
CITY TAX	\$64.90	\$72.32	\$7.42
COUNTY TAX	\$951.46	\$933.69	-\$17.77
HAZARD INS	\$981.00	\$968.00	-\$13.00
SCHOOL TAX	\$4,253.66	\$4,374.97	\$121.31
Total annual Escrow Payments	\$6,251.02	\$6,348.98	\$97.96
Monthly Escrow Payments	\$520.92	\$529.09	\$8.17
Monthly Shortage Payment	\$43.21	\$0.00	-\$43.21

B. Escrow Reserve/Surplus - Federal law allows lender to maintain a 2 month reserve in your escrow account. If your state law or mortgage contract requires a lower reserve, we will honor it. This reserve is established to cover unanticipated increases in your property taxes, insurance and other escrow amounts. The projected starting balance on your account is \$2,803.05. This means you have a surplus totaling \$67.52. If your account is not contractually current we will retain the surplus in the account until you are contractually current. If your account is contractually current and the surplus is greater than or equal to \$50, we will send you a check under separate cover for the surplus amount; if the surplus is less than \$50 we will credit the amount against the next year's escrow payments.

Thank you for being a valuable customer of SPS.
Select Portfolio Servicing, Inc.

Table 3 -
The following is an itemization of the disbursements made for taxes and insurance since your last analysis. The Letter E beside an amount indicates that the payment or distribution has not yet occurred but is estimated to occur as shown.

Table 3 Month	Description	Payments Estimate	Actual	Disbursements Estimate	Actual	Total Balance
History	Beginning Balance					-\$6,312.41
May	COUNTY TAX	520.92	483.46 *	951.46	933.69 *	-6,762.64
May	CITY TAX	0.00	0.00	64.90	72.32 *	-6,834.96
June		520.92	1,594.41 *	0.00	0.00	-5,240.55
July		520.92	278.75 *	0.00	0.00	-4,961.80
August	SCHOOL TAX	520.92	627.49 *	4,253.66	4,374.97 *	-8,709.28
September		520.92	627.49 *	0.00	0.00	-8,081.79
October	HAZARD INS	520.92	1,254.98 *	981.00	968.00 *	-7,794.81
November		520.92	627.49 *	0.00	0.00	-7,167.32
December		520.92	8,277.98 E	0.00	0.00 E	1,110.66
January		520.92	564.13 E	0.00	0.00 E	1,674.79
February		520.92	564.13 E	0.00	0.00 E	2,238.92
March		520.92	564.13 E	0.00	0.00 E	2,803.05

Still need more information about your escrow analysis? Please contact us as follows:

- **WEB** - go to www.spservicing.com for more information about your payments
- **Phone** - Please call us at 800-258-8602. Customer Service Representatives are available as follows:
Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

Table 4
This table shows the current estimate for escrow activity and required balances for each month.
This table shows the projected low balance point used to calculate an escrow reserve shortage repayment or overage.

Table 4 Current		Payments Estimate	Disbursements Estimate	Balance Required
Estimate				\$2,735.53
April		529.09	0.00	3,264.62
May	COUNTY TAX	529.09	933.69	2,860.02
May	CITY TAX	0.00	72.32	2,787.70
June		529.09	0.00	3,316.79
July		529.09	0.00	3,845.88
August	SCHOOL TAX	529.09	4,374.97	0.00 **
September		529.09	0.00	529.09
October	HAZARD INS	529.09	968.00	90.18
November		529.09	0.00	619.27
December		529.09	0.00	1,148.36
January		529.09	0.00	1,677.45
February		529.09	0.00	2,206.54
March		529.09	0.00	2,735.63

** Low balance is used to determine escrow surplus or shortage in your escrow account resulting from anticipated disbursements for your property taxes and/or insurance premiums over the coming year. The difference between the projected balance and the minimum required balance will determine whether excess funds (surplus) or deficit funds (shortage) are projected for your escrow account in the coming year.

Still need more information about your escrow analysis? Please contact us as follows:

- **WEB** - go to www.spservicing.com for more information about your payments
- **Phone** - Please call us at 800-258-8602. Customer Service Representatives are available as follows:
Monday through Thursday between the hours of 8 a.m. and 11 p.m. EST, Friday from 8 a.m. to 9 p.m. EST, and Saturday from 8 a.m. to 2 p.m., EST.

Debtor(s) Juvenus Georges
First Name Middle Name Last Name

Case number (if known), 14-10475-REF

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x/s/ Denise Carlon

Signature

Date 03/09/2017

Print: Denise Carlon
First Name Middle Name Last Name

Title Attorney for Creditor

Company KML Law Group, P.C.

Address 701 Market Street, Suite 5000
Number Street
Philadelphia, PA 19106
City State ZIP Code

Contact phone (215) 627-1322

Email DCarlon@kmlawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Juvens Georges

Debtor

**U.S. Bank N.A., as trustee, on behalf of the holders of
the J.P. Morgan Mortgage Acquisition Trust 2006-
CH2 Asset Backed Pass-Through Certificates, Series
2006-CH2**

Movant

vs.

Juvens Georges

Debtor

Frederick L. Reigle

Trustee

BK NO. 14-10475 REF

Chapter 13

Related to Claim No. 5

**CERTIFICATE OF SERVICE OF NOTICE OF
MORTGAGE PAYMENT CHANGE**

I, Denise Carlon, of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on March 9, 2017, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below;

Debtor

Juvens Georges
4721 Yorkshire Drive
Macungie, PA 18062

Attorney for Debtor

Charles Laputka (VIA ECF)
Laputka Law Office
1344 W. Hamilton Street
Allentown, PA 18102

Trustee

Frederick L. Reigle (VIA ECF)
Chapter 13 Trustee
2901 St. Lawrence Avenue
P.O. Box 4010
Reading, PA 19606

Method of Service: electronic means or first class mail

Dated: March 9, 2017

/s/ Denise Carlon, Esquire

Denise Carlon, Esquire
Attorney I.D. No. 001392008
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
Phone: 215-825-6306, Fax: 215-825-6406
Attorney for Movant/Applicant